THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) to (c) A Statement is laid on the Table of the House.

Statement

(a) Industrial Development Bank of India (IDBI) has introduced with effect from 13th May, 1988, a single window scheme for financing of fixed assets and working capital for tiny and small scale industrial units with project cost not exceeding Rs. 5 lakhs. The scheme is to be operated through State Financial Corporations and twin function Industrial Development Corporations. The scheme, provides for sanction of working capital loan upto Rs. 2.5 lakhs per unit at a rate of interest of 14 per cent upto Rs. 2 lakhs, and, 15.5 per cent between Rs. 2 lakhs and Rs. 2.5 lakhs. The repayment period will not exceed 10 years including initial moratorium upto 3 years. Security under this scheme is provided by a first charge on fixed assets ranking pari-passu with the charge for term loan and hypothecation of current assets.

(b) Government has decided to set up a Small Industries Development Bank of India as a subsidiary of IDBI. Further action in this behalf is being taken.

(c) IDBI under its refinance scheme, does not insist on collateral security as also third party guarantee to be taken by the primary lending institutions for small scale units. Security for such loans comprises mortgage/ hypothecation of assets acquired with the loans. As regards margin money, no promoters' contribution is required in respect of IDBI refinance scheme covering *inter-alia*:

(a) composite loans, loans to artisans, village/cottage industries and tiny units;

(b) loans upto Rs. 50,000 to SC/ST entrepreneurs; and

(c) loans upto Rs. 50,000 to physically handicapped entrepreneurs.

In respect of other small scale projects promoters contribution ranging from 10 per cent to 22.5 per cent is being taken by primary lending institutions.

Relief camps set up in Punjab to accommodate migrant families from countryside displaced by terrorist violence

*97. SHRI LAL K. ADVANI:

SHRI ASHWANI KUMAR:

Will the Minister of HOME AFFAIRS be pleased to state:

(a) whether any relief camps have been set up in Punjab to accommodate migrant families from the countryside displaced by terrorist violence;

(b) what is the number of migrants at present in each of the relief camps in Pathankot, Amritsar, Batala and other places in Punjab and how many of them have migrated outside Punjab;

(c) what is the number of migrants who have been provided employment or relief; and

(d) what is the number of migrants who have since returned back home and to their work from these camps?

THE MINISTER OF HOME AFFAIRS (SHRI BUTA SINGH): (a) and (b) No such camps have been set up by the State Government. 8035 families have moved from Punjab to different States upto 31-5-1988.

(c) 3589 families which shifted within the State have been provided cash relief amounting to Rs. 1,02,97,200 till 15-7-1988.

(d) Does not arise in view of answer to (a) above.